

ENCLOSED DOCUMENTS LIST

Independence Home Loans LLC

Loan #: 1526024966

Date: January 21, 2026

Borrower(s): Henry A Newbold, Terrie L Newbold

The following documents are enclosed.

1. Enclosed Documents List
2. Counseling Checklist for Military Homebuyers
3. Loan Estimate
4. Supplemental Consumer Information Form
5. Uniform Residential Loan Application
6. Uniform Residential Loan Application - Lender Loan Information
7. Borrower Consent to the Use of Tax Return Information
8. Borrower Signature Authorization
9. Opt-Out for Credit Monitoring
10. New Jersey Application Disclosure Form
11. Federal Equal Credit Opportunity Act Notice (ECOA)
12. Customer Identification Verification
13. Electronic Delivery Consent And Intent To Proceed
14. Veteran's Statement Regarding Loan Refinance And Lender's Certification
15. Housing Counselors Near You
16. Disclosure Notices
17. New Jersey Choice of Insurance Notice
18. Acknowledgment of Receipt of Homeownership Counseling Notice
19. New Jersey Right to Own Attorney Disclosure and Fee Notice
20. Privacy Form - No Opt Out
21. Additional Details for Services You Can Shop For
22. VA Questionnaire
23. Borrower's Certification and Authorization
24. Borrower's Certification, Authorization and Consent
25. IVES Request for Transcript of Tax Return
26. General Consent for Contact Information
27. Halcyon Consent Form
28. Marketing Consent for United Whosale Mortgage